

DISABILITY INCOME PLUS

Especially Designed for Federal Employees:

Disability Income Plus is a voluntary group disability policy to help cover everyday living expenses and pay the bills if you can't work due to an accident or sickness. Disability Income Plus can be there to help pay the bills that won't go away if you're disabled from illnesses or accidents. That enables you to concentrate on your recovery and return to work.

** Accident & Sickness*

Provides coverage for disabilities caused by either an accidental injury or sickness. Your elimination period is either 14/14 or 30/30, which means you must satisfy 14 or 30 days for accident and 14 or 30 days for sickness before your disability benefits will begin. Monthly benefits continue while your Total Disability lasts until the end of one year.

** The premium for this policy includes coverage for both accident of sickness*

Waiver of Premium – Premium is waived if you are totally disabled for more than 90 days or the elimination period, whichever is longer.

Workers Compensation Benefits – 50% of the benefit is paid if your employer has elected 24-hour coverage, you are receiving Worker's Compensation or Occupational Disease laws and the disability occurs while the certificate is in force.

Recurrent Disability – If you become disabled again within 180 days of returning to work, the elimination period is waived and benefits are immediately available for up to the remaining benefit from the previous disability.

Portability – Before age 70, you can port your coverage if you are no longer employed with your current employer. You must be insured for six months (credit given for takeover), and coverage can be continued as long as premiums are paid, the group master policy remains in force, and you are younger than 70.

**** Evidence of Insurability** – Amounts up to \$2500 will be guaranteed issued without any medical questions being asked. Amounts between \$2500 and \$5000 will be simplified issued with a few medical questions.

Termination – Coverage does not terminate until you turn age 70, are no longer employed, or your employer terminates the group – whichever occurs first.

Waiver of Elimination Period – Only applies if you are hospitalized as a resident bed patient for a covered sickness; applies to 14-day elimination periods only; benefits will begin on the first day admitted.

Plan Features

1. Pre-existing conditions are covered after 12 months
2. Includes coverage for pregnancy
3. Coverage begins on your first allotment date
4. One rate regardless of age or gender
5. Benefit Duration Period is one year
6. Minimum elimination period is 14/14